## Can I Qualify For Medicaid?

Office of the Governor Division of Medicaid

# An Eligibility Guide for the Aged, Blind, and Disabled Receiving SSI or Former SSI Recipients



#### What is Medicaid?

- Medicaid is a national health care program. It helps pay for medical services for lowincome people.
- For those eligible for full Medicaid services, Medicaid is not paid to you. Medicaid is only paid to providers of health care. Providers are doctors, hospitals, pharmacists and other medical professionals who take Medicaid.
- Be sure the provider you see takes Medicaid before you get any service.
- If the provider does not take Medicaid, you must pay the bill.
- For your information, a list of providers in your area who take Medicaid is available from your regional Medicaid Office. (See back of this publication.)

### Who is Eligible?

You may qualify for SSI (Supplemental Security Income)/Medicaid, or you may be able to remain eligible for Medicaid after your SSI payments stop if you meet certain eligibility guidelines. These guidelines include persons who are:

- Blind- People with vision less than 20/200, or people who have a limited visual field of 20 degrees or less while wearing eyeglasses.
- Aged– Persons who are 65 and older.
- Disabled

   People who are unable to work due to a serious physical or mental condition that has lasted, or is expected to last, 12 months or longer.
- SSI Eligibles

   Persons who are eligible to receive SSI are automatically eligible to receive Medicaid. (Social Security eligibility is determined by the Social Security Administration.)
- Cost of living (COL) Recipients

   People

   who are currently receiving Social Security

   (Title II) benefits, who have lost their SSI
   eligibility due to a Social Security "cost of
   living" increase(s) which raised them over
   the SSI income limit.

- Disabled Adult Children
   Includes disabled individuals over age 18 who have lost their SSI benefits after July 1, 1987 because they either began to receive Social Security benefits, or because of an increase in their Social Security benefits.
- Widow(er)s Age 50 to 65

   Includes recipients of Social Security Widow(er) Insurance benefits who do not receive Medicare.

  These widow(er)s must have received SSI but then lost these SSI benefits because he or she began receiving Social Security.

#### **Income and Resources**

Income limit

— The maximum amount of money a person or couple may receive and still qualify for Medicaid.

This income limit is based on the size of the household, and the type of income received (earned or unearned). The in come limit, which is based on federal guidelines, may change each year.

The resource limit for an individual is \$2,000 and for a couple is \$3,0000.

Some resources are not counted in this limit, or are not counted within certain limits. They include:

- Home property— when the person lives in the home or is temporarily absent from the home (meaning he or she plans to return home).
- One automobile— valued up to \$4,500 of the current market value.
- <u>Household goods and personal items</u> that have a combined value of not over \$2,000.
- <u>Life insurance</u>— when the value of the policy (ies) for each person totals \$1,500 or less.

## Citizenship & Residency

- To be eligible for Medicaid, an applicant must be a citizen of the United States or an alien lawfully admitted for permanent residence
- An applicant must be a resident of Mississippi.

## **Accepting Other Benefits**

 Persons must apply for, and accept, all benefits to which he or she may be entitled (such as VA benefits, vocational rehabilitation, etc.) Persons who do not accept these benefits may lose their Medicaid eligibility.

#### **Retroactive Medicaid**

 A person may be eligible for Medicaid benefits for up to three (3) months before the month he or she applied if:

1) the person was eligible for SSI during the previous three (3) months, and,

2) He or she had received medical services during any or all of that time.

## How Do I Apply?

Applications for Medicaid may be filled out at your regional Medicaid office which serves your home community.

Regional Offices - If you have questions about eligibility or if you want to apply for Medicaid, call toll-free 1-866-635-1347 or contact your nearest Regional Office in:

(601) 825-0477
(601) 835-2020
(662) 627-1493
(662) 843-7753
(601) 731-2271
(662) 329-2190
(662) 286-8091
(662) 332-9370
(662) 455-1053
(662) 226-4406
(228) 863-3328
(601) 264-5386
(662) 455-1053
(601) 961-4361
(662) 289-4477
(601) 425-3175
(601) 249-2071
(601) 483-9944
(601) 445-4971
(601) 683-2581
(228) 762-9591
(601) 656-3131
(662) 323-3688
(662) 844-5304
(601) 638-6137

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